

B2100A (Form 2100A) (12/15)

United States Bankruptcy Court

_____ District Of New Jersey

In re John Patrick O'Grady,

Case No. 19-19513-JKS

TRANSFER OF CLAIM OTHER THAN FOR SECURITY

A CLAIM HAS BEEN FILED IN THIS CASE or deemed filed under 11 U.S.C. § 1111(a).
Transferee hereby gives evidence and notice pursuant to Rule 3001(e)(2), Fed. R. Bankr. P., of the
transfer, other than for security, of the claim referenced in this evidence and notice.

TIAA, FSB

Name of Transferee

TIAA, FSB

Name of Transferor

Name and Address where notices to transferee
should be sent:
TIAA, FSB c/o LoanCare, LLC
3637 Sentara Way
Virginia Beach, Virginia 23452

Court Claim # (if known): 5
Amount of Claim: \$635,421.25
Date Claim Filed: 07/23/2020

Phone: (880) 909-9525
Last Four Digits of Acct #: 1278

Phone: (888) 882-3837
Last Four Digits of Acct. #: 1211

Name and Address where transferee payments
should be sent (if different from above):
TIAA, FSB c/o LoanCare, LLC
P.O. Box 8068
Virginia Beach, Virginia 23450

Phone: (800) 909-9525
Last Four Digits of Acct #: 1278

I declare under penalty of perjury that the information provided in this notice is true and correct to the
best of my knowledge and belief.

By: /s/ Lauren M. Moyer

Transferee/Transferee's Agent

Date: 03/31/2021

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY

McCABE, WEISBERG & CONWAY, LLC

By: Lauren M. Moyer, Esq. (Atty.

I.D.#320589)

216 Haddon Avenue, Suite 201

Westmont, NJ 08108

856-858-7080

Attorneys for Movant: TIAA, FSB

IN re:

John Patrick O'Grady

Debtor

Case No.: 19-19513-JKS

Chapter: 11

Hearing Date: October 27, 2020

at 10:00 am

Judge: John K. Sherwood

CERTIFICATION OF SERVICE

1. I, Alice Ray:

☐ represent the _____ in the above-captioned matter.

☒ am the secretary/paralegal for Lauren M. Moyer, Esq., who represents the Movant in the above captioned matter.

☐ am the _____ in the above case and am representing myself.

2. On March 31, 2021, I sent a copy of the following pleadings and/or documents to the parties listed in the chart below:

- Transfer of Claim
- Certification of Service

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: March 31, 2021

/s/ Alice Ray
Signature

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
John Patrick O'Grady 91 Midvale Mountain Rd. Mahwah, New Jersey 07430	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Michael S. Kopelman Kopelman & Kopelman LLP 90 Main Street Suite 205 Hackensack, New Jersey 07601	Attorney for Debtor	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Brian W. Hofmeister Law Firm of Brian W. Hofmeister, LLC 3131 Princeton Pike Building 5, Suite 110 Lawrenceville, New Jersey 08648	Chapter 11 Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, New Jersey 07102	US Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

JOHN P OGRADY
JOHN P. DI IORIO
411 HACKENSACK AVENUE
HACKENSACK, NJ 07601

Notice of servicing transfer

February 12, 2021

Dear JOHN P OGRADY,

We've recently partnered with LoanCare, LLC, a leading national mortgage servicer, to handle the servicing of your TIAA Bank home loan. Beginning March 1, 2021, your home loan will transfer to LoanCare, LLC. LoanCare, LLC will accept and manage your mortgage payments and assume the administrative aspects of your mortgage. While you will remain a TIAA Bank client, LoanCare, LLC will act on our behalf to provide you with seamless mortgage servicing. The information below will help explain your servicing transfer in greater detail.

What this means to you

- This transfer doesn't affect any of the terms or conditions of your mortgage loan agreement other than terms directly related to the servicing of your account.
- Your payment due date will not change.
- How you make payments will change. However, if your payment is set up to automatically draft from your account on or after March 1, 2021, LoanCare, LLC will continue drafting it from that same account. While there may be a ten to twelve-day delay in LoanCare, LLC's first draft payment, it will not result in any late charges or negative impacts to your credit.

LoanCare, LLC will send you a monthly billing statement with your payment amount, payment due date and instructions for where to send your payment. If you don't currently take advantage of automatic drafting, visit TIAABank.myloancares.com to set that up after the transfer.

- Please know that your existing TIAA Bank loan number will change.

TIAA Bank existing loan number: [REDACTED]

New LoanCare, LLC loan number: [REDACTED]

Important dates and contact information

The servicing of your mortgage loan is being transferred, effective March 1, 2021. This means that after this date, LoanCare, LLC will be collecting your mortgage loan payments from you.

TIAA Bank is currently accepting your payments but will stop accepting payments received from you after February 28, 2021.

LoanCare, LLC will collect your payments going forward and will start accepting payments received from you on March 1, 2021.

[continued on next page]

Send all payments due on or after March 1, 2021 to LoanCare, LLC to:

East Coast

P.O. Box 37628
Philadelphia, PA 19101-0628

West Coast

P.O. Box 60509
City of Industry, CA 91716-0509

If you have any questions about this transfer for either TIAA Bank or LoanCare, LLC, please don't hesitate to contact us.

TIAA Bank, existing servicer

Client Solutions Team
P.O. Box 2167
Jacksonville, FL 32232
1-855-297-3893
Weekdays, 8 a.m. – 9 p.m. (ET)
TIAABank.com

LoanCare, LLC, new servicer

Customer Service Department
P.O. Box 8068
Virginia Beach, VA 23450
1-844-436-0374
Weekdays, 8 a.m. – 10 p.m., (ET)
Saturdays, 8 a.m. – 3 p.m.
TIAABank.myloancare.com

Important note about optional insurance: If you have mortgage life or disability insurance or any other type of optional insurance, the transfer of servicing rights may affect your insurance in the following way: There is no impact related to insurance, as your account does not have an optional insurance product.

Under Federal law, during the 60-day period following the effective date of the transfer of the loan servicing, a loan payment received by your previous servicer on or before its due date may not be treated by the new servicer as late, and a late fee may not be imposed on you.

On behalf of TIAA Bank and LoanCare, LLC, please know we're collectively committed to making this change as seamless as possible. Should you have questions, please reach out to TIAA Bank before February 28, 2021 or LoanCare, LLC on or after March 1, 2021.

Sincerely,



Mike Koster
Executive Vice President
Head of Mortgage Operations

LoanCare, LLC

NMLS ID: [REDACTED]



Frequently asked questions

1. Why is the servicing of my home loan being transferred?

All TIAA Bank home loans will be serviced by LoanCare, LLC. The transfer of account servicing is a common business practice in today's home loan industry and allows for efficient handling of your mortgage servicing needs. This transfer doesn't affect any of the terms or conditions of your original mortgage loan.

2. How can I contact my new servicer?

Beginning March 1, 2021, you can contact LoanCare, LLC at:

For payments

East Coast

P.O. Box 37628

Philadelphia, PA 19101-0628

West Coast

P.O. Box 60509

City of Industry, CA 91716-0509

For transfer or non-payment information

P.O. Box 8068

Virginia Beach, VA 23450

1-844-436-0374

Weekdays, 8 a.m. – 10 p.m. (ET)

Saturdays, 8 a.m. – 3 p.m.

3. When should I begin sending payments to LoanCare, LLC?

Beginning March 1, 2021, LoanCare, LLC will start accepting your payments. On or after [March 1, 2021], all future or past due payments should be sent to LoanCare, LLC.

4. What if I have automatic payments set up?

If your payments are automatically debited from a designated checking or savings account, this service will continue with LoanCare, LLC after the transfer. While there may be a ten to twelve-day delay in LoanCare, LLC's first draft payment, it will not result in any late charges or negative impacts to your credit. If your payments are not automatically debited from an account, you can set up that up at TIAABank.myloancare.com after the transfer.

5. I am covered under the protection of the Servicemembers Civil Relief Act. Do I need to do anything to ensure that continues?

All protections under the Act will automatically continue so there is nothing you need to do. Please notify us of any change in your active duty status.

6. Will the provider of my homeowners insurance policy be notified?

Yes. We will notify your insurance company of the change in the mortgagee clause.

Notice of error and requests for information

In accordance with the federal Real Estate Settlement Procedures Act (RESPA) and Regulation X, borrowers have the right to notify their servicer of an error regarding the servicing of their closed end mortgage loan or to request information related to the servicing of their closed-end mortgage loan. Should you want to submit a written notice of error or written request for information, please include your full name, information that enables us to identify your mortgage loan account, such as a mortgage loan number, and the error you believe to have occurred or clearly state the information you are requesting with respect to your mortgage loan account.

Please note that a notice on a payment coupon or other payment is not considered a notice of error or request for information. Within five (5) days (excluding legal public holidays, Saturdays, and Sundays) of receiving a notice of error or information request, a written acknowledgement will be provided to you, and, in general, we will respond no later than 30 days after receiving the initial written notice of error or written request for information.

Please send any notices of error or information requests to the following address:

LoanCare, LLC
ATTN: The Office of the Customer
P.O. Box 8068
Virginia Beach, VA 23450

TO THE EXTENT THE FAIR DEBT COLLECTION PRACTICES ACT (FDCPA) AND/OR STATE DEBT COLLECTION LAWS ARE APPLICABLE, PLEASE BE ADVISED THAT THIS COMMUNICATION IS FROM A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

IF YOU ARE CURRENTLY INVOLVED IN A BANKRUPTCY PROCEEDING OR HAVE PREVIOUSLY RECEIVED A DISCHARGE IN A BANKRUPTCY PROCEEDING, PLEASE NOTIFY US IMMEDIATELY AND BE ADVISED THAT THIS NOTICE IS FOR INFORMATIONAL PURPOSES ONLY. THIS NOTICE IS NOT INTENDED TO COLLECT, RECOVER, OR OFFSET THE DEBT AGAINST YOU PERSONALLY AND SHOULD NOT BE CONSIDERED A DEMAND FOR PAYMENT OR INDICATE THAT YOU ARE PERSONALLY LIABLE FOR THIS DEBT. PLEASE CONSULT AN ATTORNEY IF YOU HAVE ANY QUESTIONS ABOUT YOUR RIGHTS UNDER BANKRUPTCY LAW.

IMPORTANT NOTICE TO CONFIRMED SUCCESSORS IN INTEREST

NOTICE TO CONFIRMED SUCCESSORS IN INTEREST: Please be advised that, unless you assume the loan under state law, you will not be liable for the mortgage debt and cannot be required to use your assets, as a confirmed successor in interest, to pay the mortgage debt, except that the lender has a security interest in the property and a right to foreclose on the property when permitted by law and authorized under the mortgage loan contract.

IMPORTANT STATE DISCLOSURES

SEE IMPORTANT DISCLOSURES BELOW

Important notice for Arkansas Residents: Within the state of Arkansas, LoanCare, LLC is licensed by the Arkansas Securities Department. You may file complaints with the Department at Heritage West Building, Suite 300, 201 East Markham Street, Little Rock, Arkansas 72201-1692.

IMPORTANT NOTICE FOR CONSUMERS IN COLORADO WE ATTEMPT TO COLLECT A DEBT FROM: Within the state of Colorado, LoanCare, LLC maintains an office at 8690 Wolff Court, Suite 110, Westminster, CO 80031. The telephone number is 303-920-4763.

Important notice for Hawaii Residents: Within the state of Hawaii, LoanCare, LLC is licensed by the Commissioner of Financial Institutions. You may file complaints with the Commissioner at P.O. Box 2054, Honolulu, HI 96805.

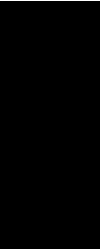
Important notice for Illinois Residents: Within the state of Illinois, LoanCare, LLC is regulated by the Illinois Department of Financial and Professional Regulation – Division of Banking, 100 West Randolph, 9th Floor, Chicago, IL 60601. The toll-free consumer hotline number is 1-888-473-4858.

Important notice for Maryland Residents: Maryland law requires LoanCare, LLC to designate a contact to whom mortgagors may direct complaints and inquiries. LoanCare, LLC has designated the Office of the Customer for that purpose. The telephone number for the Office of the Customer is 1-800-919-5631. The Office of the Customer must respond in writing to each written complaint or inquiry within 15 days if requested. LoanCare, LLC's failure to comply with any provision of Section 13-316 of the Maryland Commercial Law will result in LoanCare, LLC being liable for any economic damages caused by the violation.

Important notice for New York Residents: Within the state of New York, LoanCare, LLC is registered with the Superintendent of the New York Department of Financial Services. You may file complaints with the Department of Financial Services and may obtain further information from the Department of Financial Services by calling the Department's Consumer Assistance Unit at 1-800-342-3736 or by visiting the Department's website at www.dfs.ny.gov.





Important notice for New York Residents who were offered a debt payment schedule or agreement to settle debt: If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;

- 
8. Public or private pensions;
 9. Veterans' benefits;
 10. Federal student loans, federal student grants, and federal work study funds; and
 11. Ninety percent of your wages or salary earned in the last sixty days.

Important notice for North Carolina Residents: Within the state of North Carolina, LoanCare, LLC is licensed by the Commissioner of Banks. You may file complaints with the Commissioner at 4309 Mail Service Center, Raleigh, NC 27699.

North Carolina Collection Agency Permit Numbers:

- NC Permit Number  – 3637 Sentara Way, Virginia Beach, VA 23452
- NC Permit Number  – 601 Riverside Ave, Building 5, 3rd Floor, Jacksonville, FL 32204
- NC Permit Number  – 4330 West Chandler Boulevard, Chandler, AZ 85226
- NC Permit Number  – 1200 Cherrington Parkway, Moon Township, PA 15108

Important notice for Oregon Residents: Residential mortgage loan servicers are regulated by the Oregon Division of Financial Regulation. To file a complaint, call (888) 877-4894 or visit <http://dfr.oregon.gov>.

Important notice for those with a mortgage loan on real estate located in Texas: COMPLAINTS REGARDING THE SERVICING OF YOUR MORTGAGE SHOULD BE SENT TO THE DEPARTMENT OF SAVINGS AND MORTGAGE LENDING, 2601 NORTH LAMAR, SUITE 201, AUSTIN, TX 78705. A TOLL-FREE CONSUMER HOTLINE IS AVAILABLE AT 877-276-5550.

A complaint form and instructions may be downloaded and printed from the Department's website located at www.sml.texas.gov or obtained from the department upon request by mail at the address above, by telephone at its toll-free consumer hotline listed above, or by email at smlinfo@sml.texas.gov.